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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  $\,$ 

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Attorneys for Secured Creditor

PNC Bank, National Association

Case No.: 21-19797 JNP

In Re:

Daniel W. Cluff III., a/k/a Daniel Webster Cluff, lll

Debtor

Hearing Date: 3/19/2025 @ 10am

by Clerk

Order Filed on February 27, 2025

U.S. Bankruptcy Court

District of New Jersey

Judge: Jerrold N. Poslusny, Jr.

## ORDER CURING POST-PETITOIN ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

DATED: February 27, 2025

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

## (Page 2)

Debtor: Daniel W. Cluff III., a/k/a Daniel Webster Cluff, lll

Case No: 21-19797 JNP

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING CERTIFICATION

OF DEFUALT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 244 Fishing Creek Road, Cape May, NJ, 08204, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Rex Roldan, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 14, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2025 through February 2025 for a total post-petition default of \$511.46 (2 @ \$255.73); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$511.46 will be paid by Debtor remitting \$85.25 per month for five months and \$85.21 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2025 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume March 2, 2025, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.